



**mbm wheelpower**  
DARE TO BE

Attn: Hsiao Tong

Your ref : SHC1884Z  
Our ref : SLR3665A

03rd May 2019

**India International Insurance Pte Ltd**  
64 Cecil Street  
#04-02, IOB Building  
Singapore 04911

TEL: 6347 6100

Attn: Motor Claims Dept

**WITHOUT PREJUDICE**

Dear Sir / Mdm,

**Accident involving SLR3665A and SHC1884Z along Loyang Avenue Towards Telok Paku Road**  
**on 21/02/2019 at 08:30hrs**

We refer to the above said accident.

Our investigation reveals that you are the insurers of the vehicle SHC1884Z at the material time of the accident and that the said accident was caused solely by the negligence of the driver insured by your company. We hereby propose a direct settlement for our client's claim.

We enclosed herewith copy of

- 1 Final repair invoice
- 2 Authorisation Letter
- 3 Car rental invoice

We are instructed to claim the following

1 Costs of Repair - Lump sum - ( \$2,250.00 + 7% gst)	\$ 2,407.50
2 Loss of rental (\$128.40 x 2 days)	\$ 256.80

**Grand Total: \$ 2,664.30**

Please kindly let us know whether you are prepared to settle our client's claim.

Thanks & Warmest Regards,



Yin Siew  
HP: 8588 3198  
[yinsiew.kon@mbmwheelpower.com.sg](mailto:yinsiew.kon@mbmwheelpower.com.sg)

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming Autocity Singapore 575722  
Customer Service Hotline 6262 8888  
[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)  
Company Registration Number: 200204110W  
GST Registration Number: M90368446L

## Letter of Authorisation

Date : \_\_\_\_\_

To : MBM WHEELPOWER PTE LTD

160 Sin Ming Drive #06-02 Sin Ming Autocity Singapore 575722

FROM : CHUA KIM LIANG (Name of Owner & Policyholder)

CLAIM VEHICLE No : SLR3665A

ACCIDENT DATE : 21/2/2019

LOCATION : LOYANG AVE TOWARDS TELOK PAKA RD

OTHER VEHICLE : SHC1884Z

1 I hereby authorise MBM WHEELPOWER PTE LTD to :-

- a. Proceed with the repair (the repair) to the above accident (the accident) damaged vehicle (the vehicle); and

( ) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or resolved  
**(Claim against own Insurer)**

(✓) Act as sole and principal agent to claim on my behalf for the damaged to the vehicle and / or bodily injury sustained as a result of the accident from third party and / or third party insurer in question until the claim is wholly completed, settled and / or resolved.  
**(Claim against Third Party)**

- 2 I confirm that MBM's authorisation shall include without limitation paying for all the relevant reports / documents, corresponding and negotiating with the insurer / third party and any other relevant parties, correspondence of any nature with solicitors, appointing solicitors to act in connection with the claim and, any or all such other tasks concerning the settlement, resolution and / or completion of the claim.

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Where authorising party is not vehicle owner and policyholder

EXCEPT :-

- a. Such as matters or task that the insurer / third party and / or the law requires me to personally attend to ; and
  - b. The submission of the claim to the insurer (Where applicable)
- 3 I understand if I submit a claim of whatever nature to my own insurer [ **FOURTEEN DAYS (14 days)** ] after the accident (or such other time stipulated by my own insurer and / or the law), such claim will not or may not be accepted by my own insurer.
- 4 I further confirm and accept that :-
- a. To the extent permitted by laws :-
    - i) I will indemnify and keep MBM indemnify in connection with or arising from the claim ; and
    - ii) That not with outstanding the agreement or otherwise, under no circumstance will I (jointly or severally) in any manner hold MBM liable for losses / damages of whatever nature arising or in connection with the claim.
  - b. MBM does not guarantee and never represent that the insurer / third party will fully indemnify me for the damage and / or the repair's cost and, that I shall be and continue to be liable to MBM for the whole of the repair's cost.
- 5 As the extend to which the insurer / third party will indemnify me or be liable is not conclusive, I agree to place a deposit of \$ \_\_\_\_\_ (excluding Gst) for the repair's cost.
- 6 I agree and accept MBM deposit refund policy, If the final successful percentage of indemnification / contribution / liability from or of the insurer / third party in respect of the repair's cost to me :-
- a. **50% and below - NO REFUND**
  - b. **100% - FULL REFUND**

- 7 I shall inform and forward to MBM all correspondence and letters received by me from the insurer / third party, any other insurer, solicitors governmental authorities and / or, any other relevant party.
- 8 I shall fully co-operate with and act expeditiously on any requests by MBM, particularly the signing / endorsement / execution of any "Discharge Voucher", failing which I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
- 9 In any case if the claim is repudiated by the insurer of the third party, I shall be liable to MBM for the full repair costs and the expenses incurred (directly or indirectly) by MBM in connection with the claim.
- 10 I shall not :-
- a. respond to correspondence and letter; and
  - b. negotiate agree or accept any offer from the insurer / third party or any other relevant party; without consultation of and expressed approval from MBM WHEELPOWER PTE. LTD.
- 11 In consideration hereof (including without limitation MBM's agreeing to repair the vehicle and defer demanding payment of the repair's cost), I wholly assign to MBM WHEELPOWER PTE. LTD. All proceeds of the claim for :-
- a. the repair's costs and
  - b. damage, compensation, interest, cost (including party-to-party legal costs on a full indemnity basis and expenses in connection with the accident, repair and / or claim; which MBM shall be further entitled to apportion in its absolute discretion with any excess being paid by MBM to me as it deems fit in its absolute discretion.
- 12 I further confirm that payment to MBM or to any person (which shall include a body corporate) authorised by you to receive payment in lieu shall constitute a good effective discharge of the payment obligations by any party of the aforesaid proceeds of my claim and that I shall not be authorised in law to receive payment.

13 I understand and agree that MBM will not be liable if:

- a. the delay of receiving parts is caused by suppliers
- b. the Loss of Use/Loss of income claim amount provided by the insurer of the third party is lower than desired and that MBM will not top up to the expected amount.

14 MBM has the right not to disclose any correspondences to the client.



Owner & Policyholder's Signature / Company Stamp (if applicable); or  
Authorising party's Signature / Company Stamp (if applicable)

Name : CHUA KIM LIANG

NRIC : S9048086C

Address :



Witness's Signature

Name : Danny Ong

NRIC :

## EXPRESS SETTLEMENT

### DISCHARGE VOUCHER III-Direct Settlement (PODS)

India Ref: MCT19020594  
Claimant Ref: SLR3665A

WITHOUT PREJUDICE to:  
(a) Insurer's Subrogated Claim and/or  
(b) Any Personal Injury Claims  
[Note: This Notice supersedes any  
inconsistencies found in this  
Discharge Voucher]

We/I, MBM Wheelpower Pte Ltd ("the workshop") hereby confirm that we/I have reached an agreement with the appointed Surveyor of India International Insurance Pte Ltd LKK Auto Consultants Pte Ltd (name of Surveyor) with respect to the amount claimed for S\$ 2,407.50 (repair cost), S\$ 256.80 (loss of ~~rental~~ rental), S\$ — (search fee), vehicle no. SLR3665A that was damaged pursuant to the accident which occurred on 21/02/2019 (date) at Loyang Ave twds Telok Paku Rd (location) involving vehicle no. SHC1884Z (insured vehicle). This is pursuant to the inspection conducted on 28/02/2019 (date) at "the workshop".

We/I confirm that we/I are/am authorized by the owner Chua Kim Liang ("the third party claimant") of vehicle no. SLR3665A to make the claim as set out in the above paragraph and we/I have full authority to settle the matter on his/her behalf in a manner that we/I deem fit. We/I enclose herein the letter of authority given by "the third party claimant".

We/I further confirm that we/I will indemnify India International Insurance Pte Ltd for all damages, loss and/or expense that they will or have already incurred in the event that "the third party claimant" after the above said agreement lodges a further claim against the former for any loss and expenses suffered pertaining to cost of repairs and/or rental and/or loss of use pursuant to the damage to SLR3665A (vehicle no.) as a result of the accident.

We/I confirm that the agreement reached above is in full and final settlement of all claims of "the third party claimant" pursuant to the accident and that further this settlement is reached on a without prejudice and without admission of liability basis.

This agreement is subject to the application of Singapore law and the Singapore Courts have exclusive jurisdiction over any dispute arising out of the same.

We/I authorize you to pay the total amount of S\$ 2,664.30 to MBM Wheelpower Pte Ltd

Dated this 11 day of 12 20 19

CLAIMANT:

Signature:

Signed by "the workshop" (with chop)

Name:

My Lwi

NRIC:

G697869T

Address:

160 Sin Ming Drive

#06-02 Singapore 575722

Nationality:

Malaysian

Occupation:

Admin

WITNESS:

Signature:

Signed by appointed Surveyor

Name:

LKK Auto Consultants Pte Ltd

NRIC:

199607198R

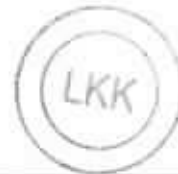
Address:

51 Ubi Avenue 1

#01-25 Paya Ubi Ind. Park S(408933)

Nationality:

Occupation:



MPD.



**mbm wheelpower**  
DARE TO BE

**To:** India International Insurance Pte Ltd  
64 Cecil Street  
#04-02, IOB Building  
Singapore 049711  
  
TEL: 6347 6100  
  
**Attn:** Motor Claims Dept

**Tax Invoice:** 51974  
**Date:** 3/5/2019  
**Vehicle No.:** SLR3665A  
**Make / Model:** Toyota C-HR Hybrid  
**Chassis No.:** ZYX102018479  
**Engine No.:** 2ZR8050960  
**Year of Make:** 2017  
**Accident Date:** 21/2/2019

S/N	DESCRIPTION	Amount S\$
1	COSTS OF REPAIR - LUMP SUM	\$ 2,250.00

Total :	\$	2,250.00
7% GST:	\$	157.50
<b>Amount Due S\$</b>	<b>\$</b>	<b>2,407.50</b>

For & on behalf  
MBM WHEELPOWER PTE LTD



Prepared by: Yin Siew

MBM Wheelpower Pte Ltd  
160 Sin Ming Drive #06-02  
Sin Ming Autocity Singapore 575722  
Customer Service Hotline 6262 8888  
[www.mbmwheelpower.com.sg](http://www.mbmwheelpower.com.sg)  
Company Registration Number: 200204110W  
GST Registration Number: M90368446L


## TAX INVOICE

GST REG. NO.: 200106276D

DATE	INVOICE NO.
11-Mar-2019	A 39114

INVOICE TO
CHUA KIM LIANG BLK 45 CHAI CHEE STREET #08-150 SINGAPORE 461045

VHA NO.	DUE DATE	VEH. NO.
A 39114	11-Mar-2019	SLN 4299 M

DESCRIPTION	NO. OF DAYS	RATE	AMOUNT
RENTAL FROM 28 FEBRUARY 2019 TO 02 MARCH 2019 YOUR REF: SLR 3665 A	2	120.00	240.00
 <b>Danny Ong</b> Claims Advisor HP : 9328 8668			
GST @ 7%			\$16.80
<b>TOTAL</b>			<b>\$256.80</b>

All cheques must be made payable to BKW Rent A Car Pte Ltd.  
Please write the vehicle and invoice number on the reserve.

**BKW Rent-A-Car Pte Ltd**

120 Lower Delta Road #02-15 Cendex Centre (S) 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 200106276D GST Reg. No: 20-0106276-D Website: www.bkw.sg

A subsidiary of BKW Automobile Pte Ltd



**bizSAFE**



# BKW RENT A CAR PTE LTD

120 Lower Delta Road #02-15 Cendex Centre Singapore 169208 Tel: 6738 7777 Fax: 6738 6666

ACRA No: 20-0106276-D GST Reg. No: 20-0106276-D

24 HOURS HELPLINE : 6223 1122

VHA No: **A 39114**

CAR

## VEHICLE HIRING AGREEMENT

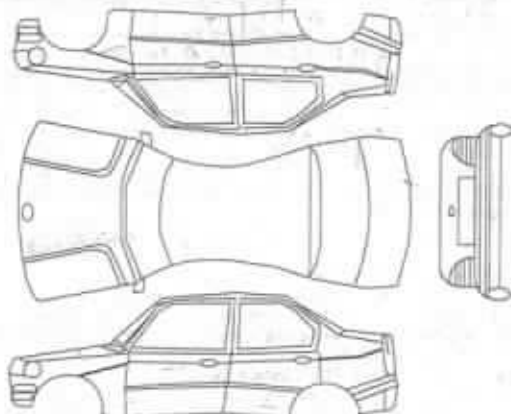
Workshop:

### HIRER'S PARTICULARS

Name (as in I/C): CHIA, LIM LIANG  
 NRIC/Passport No: S9048086C Date of Birth: 20/12/1990  
 Address: BLK 45 CHAI CHEE STREET Age: 14  
#08-150 S: 421045  
 Name & Address of Employer: \_\_\_\_\_  
 Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_  
 Driving Licence No: \_\_\_\_\_ Passed Date: 21/8/2009  
 D/L Type: Local/Int'l/Others: \_\_\_\_\_  
 Tel(O) \_\_\_\_\_ (R) \_\_\_\_\_ HP: \_\_\_\_\_

### DRIVER'S PARTICULARS

Name (as in I/C): \_\_\_\_\_  
 NRIC/Passport No: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Address: \_\_\_\_\_ Age: \_\_\_\_\_  
 Occupation: \_\_\_\_\_ Driving Exp: \_\_\_\_\_ Yrs: \_\_\_\_\_  
 Driving Licence No: \_\_\_\_\_ Passed / Expiry Date: \_\_\_\_\_  
 D/L Type: Local/Int'l/Others: \_\_\_\_\_ Contact No: \_\_\_\_\_



INDICATE:  
 A - Accidents  
 D - Dents  
 S - Scratches  
 X - Other

Hirer's Own Vehicle No: SLR366SA Replace Veh No: \_\_\_\_\_  
 Loan Vehicle No: \_\_\_\_\_ VR No: \_\_\_\_\_  
 Make & Model: \_\_\_\_\_ Auto/Manual Group: \_\_\_\_\_  
**CHARGES** : \$ cts  
 Daily 2 day @ \$ 120 Per day \$240  
 Weekly/Monthly week @ \$ Per week/Monthly \_\_\_\_\_  
 Others \_\_\_\_\_  
 CDW/PAI @ \$ Per day/Monthly \_\_\_\_\_  
 Delivery/Collection Svc \_\_\_\_\_  
 GST 7% \$16 80  
 OR No: \_\_\_\_\_ (A) SUB-TOTAL \$256 80  
 Petrol Level OUT E 1/4 1/2 3/4 F  
 Surcharge IN \_\_\_\_\_  
 First \_\_\_\_\_ km FREE per day GST: \_\_\_\_\_  
 Excess mileage is chargeable at \_\_\_\_\_ cents per km TOTAL CHARGES \_\_\_\_\_

Security Deposit : \$ \_\_\_\_\_ Bank: \_\_\_\_\_  
 CASH/NETS/VISA/MC/AMEX/CHQ No: \_\_\_\_\_  
 Expiry Date: \_\_\_\_\_ Card ID No: \_\_\_\_\_  
 Name as in Card: \_\_\_\_\_

NON WAIVER EXCESS (Subject to GST): \$ \_\_\_\_\_  
**ACCESSORIES CHECK**  
☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge  
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature : \_\_\_\_\_ Additional Driver's Signature : \_\_\_\_\_

**SINGAPORE Use Only**

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

### IMPORTANT

- The Hirer and the authorized driver must be over 23 years of age and under 65 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$5 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace a replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's hair between \$200 - \$400.
  - The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$50.00 per trip.
  - In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
  - The Hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/driver.
  - All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
  - I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or Questioned On Any Account Whatsoever. And I had cleared my belonging items from the rental vehicle (cashboard, parking coupons, etc)"

Date In	Time In	Mileage	Check By	Remarks
<u>1/3/12</u>		<u>27467</u>	<u>21/2/12</u>	<u>14-10</u>

Hirer's/Driver Signature